

New York Stock Market

New York, December 27.—Such variations in prices as the stock list revealed at the close of today's business were for the most part losses, but so far as the standard stocks were concerned the movement was slight.

It was another day of unusually small business and utter lack of initiative. The principal fluctuations were among the specialties, Harvester, Best Sugar, Cas, common, and Rubber falling back from one to four points each.

For a time early in the day the railroad shares gave some indications of strength, and the copper moved up in keeping with the advance in the metal abroad, but the rise was of short duration.

Money rates fluctuated in erratic way. The opening was at 10 per cent from which it was advanced quickly to 12 per cent. Renewals were made at 12 per cent, the highest renewal rate of the year. The rate fell off steadily during the afternoon 7 per cent was quoted. At the same time it was reported that various out-of-town banks, which had deposited funds here for loaning, were holding out for 15 per cent. The demand for accommodation, however, was small, and toward the close the quotation fell off, until a further cash gain by the banks was indicated in forecasts of the weekly statement, estimates being in the neighborhood of \$4,000,000.

The return of cash withdrawal will reflect a return of cash withdrawal for Christmas, which caused a smaller gain in cash last week than had been expected. The bond market was irregular, with some heaviness in convertible issues.

New York, December 27.—Money on call unsettled; 1 1/2 per cent; call rate, 1 1/2 per cent; closing bid, 1 per cent; offered at 1 1/2. Time loans easy; 60 days, 6 per cent; ninety days, 6 1/2; six months, 7 1/4. Prime mercantile paper, 6 per cent.

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Official Range and Sale of Stocks in New York

Table with columns: Sales, Stock, Open, High, Low, Bid, Asked, Sales, Stock, Open, High, Low, Bid, Asked. Lists various stocks like American Sugar, American Tobacco, etc.

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Railroads

Table with columns: Atlantic Coast Line, Effective Oct. 1, 1912. Lists routes and schedules.

Table with columns: Richmond, Fredericksburg & Potomac R.R. Lists routes and schedules.

Table with columns: Chesapeake & Ohio Railway. Lists routes and schedules.

Table with columns: Southern Railway. Lists routes and schedules.

Table with columns: Richmond & Petersburg Electric Railway. Lists routes and schedules.

Table with columns: Norfolk & Western Railway. Lists routes and schedules.

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Financial

7% Preferred Cumulative Non-Taxable-Stock. Union Securities & Realty Corporation. \$100,000.00 of this stock is offered at par, subject to sale or increase in price.

Progressive as Well as Conservative. The First National Bank is conservatively yet progressively managed. We scrutinize all investments and loans with the greatest care...

First National Bank, Richmond, Va. Ninth and Main Streets. Capital and Surplus, \$3,000,000.

One Definition of the word SERVICE is—"the performance of a duty." Such is the conception of the word by Richmond's Strictly Commercial Bank.

Planters National Bank of Richmond, Virginia. Capital \$300,000.00. Surplus and Profits \$1,400,000.00.

Who Laughs Last? The man whose motto is, "Have a good time," who spends every cent as fast as he makes it, and who is always uneasy as to where the next dollar will come from...

Bank of Commerce and Trusts. Ninth and Main. Capital \$1,000,000.00. Surplus and Profits \$1,400,000.00.

HE UNION BANK OF RICHMOND. 1104 EAST MAIN STREET. \$1.00 MAKES A START. 2 PER CENT INTEREST.

Make a Mental Note of the following fact: More bank officers and directors have made the VIRGINIA TRUST COMPANY the Executor and Trustee of their wills than any other calling.

Unsurpassed Luxury and Comfort. Cunard Cruises. "LACONIA" Jan. 4. "TRANCONIA" Jan. 15. "CAROLINA" Jan. 20, Mar. 15.